



Order Filed on February 19, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

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Attorneys for Secured Creditor

Legacy Mortgage Asset Trust 2018-SL1

In Re:

Angela M. Coyle,

Debtor.

Case No.: 18-33297 ABA

Adv. No.:


Hearing Date: 2/13/19 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: February 19, 2019**

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Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Angela M. Coyle

Case No.: 18-33297 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Legacy Mortgage Asset Trust 2018-SL1, holder of a mortgage on real property located at 1012 Pitney Road, Absecon, NJ 08201, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Thomas E. Dowey, Esquire, attorney for Debtor, Angela M. Coyle, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Legacy Mortgage Asset Trust 2018-SL1's claim shall be allowed as a non-priority general unsecured claim and shall be paid as such in accordance with the Debtors' Chapter 13 Plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the avoidance of Legacy Mortgage Asset Trust 2018-SL1's second lien is contingent upon the Debtors' completion of the Chapter 13 plan and Debtors' receipt of a Chapter 13 discharge; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Legacy Mortgage Asset Trust 2018-SL1 shall retain its lien for the full amount due under the subject loan in the event of either the dismissal of the Debtors' Chapter 13 case or the conversion of the Debtors' Chapter 13 case to any other Chapter under the United States Bankruptcy Cod; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that each party shall bear their own attorney's fees and costs incurred in the present case number.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that prior to the debtor's completion of the Chapter 13 Plan, in the event that the property is destroyed or damaged, pursuant to the mortgage, Legacy Mortgage Asset Trust 2018-SL1's is entitled to its full rights as a loss payee with respect to the insurance proceeds and has a security interest in such proceeds up to the entire balance due on the proceeds of the foreclosure sale for the full amount of the subject loan balance at the time of the sale; and

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Debtors:

Angela M. Coyle

Case No.:

18-33297 ABA

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Legacy Mortgage Asset Trust 2018-SL1's shall retain its lien for the full amount due under the subject loan should the subject property be sold, or should a refinance take place prior to the Chapter 13 completion and entry of a Discharge; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that upon completion of the Chapter 13 plan and subsequent discharge, Secured Creditor will take steps to discharge the subject mortgage of record within sixty days; and.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Angela M Coyle  
Debtor

Case No. 18-33297-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2019.

db +Angela M Coyle, 1012 Pitney Road, Absecon, NJ 08201-9716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Legacy Mortgage Asset Trust 2018-SL1  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Legacy Mortgage Asset Trust 2018-SL1  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas E. Dowe on behalf of Debtor Angela M Coyle tdesquire@hotmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6